

# **BOLTON INSURANCE PRIVACY NOTICE**

## **Our Commitment To Service and Privacy**

At Bolton Insurance, the foundation of each customer relationship is trust. We are obligated to honor our relationship with great care, beginning with the information you have chosen to share with us. This notice will inform you about our policies and procedures concerning the personal information about you that we collect maintain and disclose in connection with our relationship to you.

In order for us to provide our services to you effectively, it is necessary for us to collect, maintain, and in some instances, disclose "nonpublic personal information" about you to affiliated and non-affiliated third parties. Nonpublic personal information may include your name, address, social security number, date of birth, wage information, driving record, policy coverages, medical information and credit history, names of your lenders and other persons or organizations you choose to protect under your insurance policy. It may also include transaction information such as your premium payment or claims history. We understand and respect the fact that you may wish to keep your personal information confidential. We are committed to providing you the best service while earning your trust and protecting the privacy of your information.

Whether you are an active customer of Bolton Insurance or not at the time of receiving this notice, the non-public personal information that we have acquired in the past will be afforded the same privacy as that of our current customers.

## **How We Protect Your Personal Information**

We restrict access to your personal information while it is under our control to those employees who need it in the performance of their duties to provide the insurance products and services you have requested. We have established and continually maintain electronic and procedural safeguards to help us protect you from unauthorized access to confidential information about you, including through the internet. Our employees are educated on the importance of maintaining the standards we have in place. Employees who violate these privacy principles will be subject to disciplinary measures.

## **Collection of Information:**

We obtain nonpublic personal information about you from the following sources:

- You and others who are authorized to provide such information on your behalf;
- Consumer reporting agencies and insurance support organizations;
- Insurance carriers or managing general agencies we are contracted to represent as an agent or broker;

## **Purposes and use of information:**

- To aid us in identifying and communicating with you personally (i.e. name, date of birth, e-mail address, phone number)
- To provide you (or persons acting on your behalf within their authority), with accurate insurance quotes, illustrations or proposals from one or more insurance companies or managing general agencies of whom we are contracted to transact business under either a direct agent or brokerage relationship.
- To perform necessary business management transactions incidental to any current or past insurance contract in which Bolton Insurance is or was at one time an agent or broker of record.
- To comply with contractual agreements to retain and maintain records for the insurance companies we place business with under an agency relationship.

## **Information We Disclose To Third Parties:**

This type of information may be shared as permitted by law with affiliates of Bolton Insurance and certain non-affiliated third parties. Disclosures that are permitted by law include, but are not limited to, disclosures that are necessary to provide our service to you in the normal course of our business, investigate and resolve claims, comply with state and federal regulatory requests or demands to process transactions that you requested.

## **Electronic Mail (EMAIL) Communications Notice:**

There are certain risks inherent with using email as a communication medium. Anyone who communicates with us by email is taken to accept these risks. Email and attachments sent over the internet are at some level of risk to being lost or intercepted by unintended parties during transmission. The use of Encryption can greatly reduce such risk by making it difficult for unauthorized people to view information traveling between computers. Anyone who wishes to send or return email and or attachments to us containing information considered confidential should undertake appropriate measures to secure your data against unauthorized access. Please do not use unsecured email or attachments to communicate information to us such as social security numbers, personal medical information, or other confidential items. We are now able to offer our clients an encrypted format in which to transfer documents between our computers and yours. If you wish to take advantage of this service or learn more about it, please let us know before sending your email.

To whom we make such disclosure depends on the product or service provided or requested but may include:

<ul style="list-style-type: none"><li>• Insurance Companies and Managing General Insurance Agencies we are contracted to represent and their affiliated and nonaffiliated service support providers;</li><li>• Persons or Organizations you have included as an Additional Insured or Certificate Holder under your policy;</li><li>• Medical Providers or Paramedic Examiners;</li><li>• Government Agencies as part of an examination of our procedures;</li><li>• Network Support technicians contracted to maintain our information technology;</li></ul>	<ul style="list-style-type: none"><li>• Persons or Organizations you have given authorization to receive verification of your insurance coverage information such as Car Dealers, Lenders, Banks, Finance Companies, Title Closing Companies, and others;</li><li>• Anyone who is authorized to be provided information by a Court of law such as a requirement in connection with a legal proceeding;</li><li>• A potential or actual successor of Bolton Insurance such as in connection with a sale, transfer or merger in part or in whole of our business or agency customer accounts to a future successor of interest.</li></ul>
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#### **Notification Of Your Option To “Opt Out” Of Information Sharing**

In an effort to deliver the best service and value in protection on an ongoing basis both efficiently and effectively, we may from time to time pursue insurance product and rate comparative analysis on your behalf with other insurance companies or insurance intermediaries accessible by us in an effort to determine whether it is in your best interest to switch your insurance to a different insurance company or intermediary.

If you prefer that we limit the disclosure of your nonpublic personal information (other than disclosures permitted by law) to only the insurance carriers or insurance intermediaries you now do business with through our agency you can “opt out”. If you “Opt out” we will not actively pursue rate quote and benefit offer comparisons with additional insurance companies or insurance intermediaries represented through our agency that you are not currently insured with, unless you give us specific authorization to do so by exception.

If you prefer to "opt out" you may:

- call us toll-free at (1-800-498-1579) to obtain instructions personally;
- send a request from our Web site at ([www.boltoninsurance.com](http://www.boltoninsurance.com));
- mail your comments to our address at: Bolton Insurance 200 Fox Road, Knoxville TN 37922;
- fax a request to our fax number at (865-694-9385);

Please allow up to 1 to 3 weeks for this request to be fully effective. Your election will remain in force until revoked in writing. On a joint account or policy with Bolton Insurance, we will treat an opt-out from a joint consumer as applying to all of the associated joint consumers. If you have already provided us an “opt out” notification we will continue to honor that request. You do not need to take any additional action.

#### **Dispute resolution**

Any controversy or claim arising out of or relating to our privacy policy, or the breach thereof, shall be settled by arbitration in accordance with the rules of the American Arbitration Association, and judgment upon the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof.

#### **No Insurance Provided By This Notice**

If your insurance policy has been cancelled or non-renewed, this privacy notice does not reinstate that policy. This notice should not be accepted by anyone as evidence that insurance coverage is in force.